

Information to identify the case:

Debtor 1 **Shawn Patrick Nolan**
First Name Middle Name Last Name
Debtor 2 _____
(Spouse, if filing) First Name Middle Name Last Name

Social Security number or ITIN **xxx-xx-0848**
EIN _____
Social Security number or ITIN _____
EIN _____

United States Bankruptcy Court **WESTERN DISTRICT OF PENNSYLVANIA**

Case number: **20-20560-JAD**

Order of Discharge

12/15

IT IS ORDERED: A discharge under 11 U.S.C. § 727 is granted to:

Shawn Patrick Nolan

9/16/20

By the court: Jeffery A. Deller
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 7 Case

This order does not close or dismiss the case, and it does not determine how much money, if any, the trustee will pay creditors.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily or from paying reaffirmed debts according to the reaffirmation agreement. 11 U.S.C. § 524(c), (f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts owed before the debtors' bankruptcy case was filed.

Also, if this case began under a different chapter of the Bankruptcy Code and was later converted to chapter 7, debts owed before the conversion are discharged.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

For more information, see page 2 >

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for most taxes;
- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
- ◆ debts for most fines, penalties, forfeitures, or criminal restitution obligations;
- ◆ some debts which the debtors did not properly list;
- ◆ debts for certain types of loans owed to pension, profit sharing, stock bonus, or retirement plans; and
- ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.

Also, debts covered by a valid reaffirmation agreement are not discharged.

In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of the bankruptcy discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.

In re:
Shawn Patrick Nolan
Debtor

Case No. 20-20560-JAD
Chapter 7

CERTIFICATE OF NOTICE

District/off: 0315-2

User: admin
Form ID: 318

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Total Noticed: 34

Date Rcvd: Sep 16, 2020

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Sep 18, 2020.

db +Shawn Patrick Nolan, 218 North Bluff Street, Butler, PA 16001-5345
15201033 +Best Buy/CBNA, P.O. Box 6497, Sioux Falls, SD 57117-6497
15201034 +Butler Health System, One Hospital Way, Butler, PA 16001-4670
15201035 CBCS, PO Box 2724, Columbus, OH 43216-2724
15235238 Citibank, N.A., 5800 S Corporate Pl, Sioux Falls, SD 57108-5027
15201038 +Citibank/Best Buy, P.O. Box 790441, Saint Louis, MO 63179-0441
15201039 +Citibank/Citigroup, Bankruptcy Dept., P.O. Box 6034, Sioux Falls, SD 57117-6034
15201040 Clerk of Court of Butler County, P.O. Box 1208, Butler, PA 16003-1208
15201041 +Connie Westfall, 1214 Keely Road, Franklin, PA 16323-6612
15205415 +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
444 Liberty Avenue, Pittsburgh, PA 15222-1225
15218547 +JPMorgan Chase Bank, N.A., s/b/m/t Chase Bank USA, N.A.,
c/o National Bankruptcy Services, LLC, P.O. Box 9013, Addison, Texas 75001-9013
15201046 +Mary Beckwith, 100 Able View Drive, Unit 1, Butler, PA 16001-8802
15201047 +Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15229458 +Nationstar Mortgage LLC d/b/a Mr. Cooper, PO Box 619096, Dallas, TX 75261-9096
15201048 +Nationstar dba Mr. Cooper, 8950 Cypress Waters Blvd., Coppell, TX 75019-4620
15213993 +Toyota Motor Credit Corporation, PO Box 9013, Addison, Texas 75001-9013

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

tr +EDI: BRCCRAWFORD.COM Sep 17 2020 08:03:00 Rosemary C. Crawford, Crawford McDonald, LLC.,
P.O. Box 355, Allison Park, PA 15101-0355
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2020 04:42:07
Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946,
Harrisburg, PA 17128-0946
smg E-mail/Text: RVSVCBICNOTICE1@state.pa.us Sep 17 2020 04:42:07 Pennsylvania Dept. of Revenue,
Department 280946, P.O. Box 280946, ATTN: BANKRUPTCY DIVISION,
Harrisburg, PA 17128-0946
cr +EDI: PRA.COM Sep 17 2020 08:03:00 PRA Receivables Management, LLC, PO Box 41021,
Norfolk, VA 23541-1021
15201037 EDI: CITICORP.COM Sep 17 2020 08:03:00 Citibank, P.O. Box 78045, Phoenix, AZ 85062
15201036 EDI: AFNIRECOVERY.COM Sep 17 2020 08:03:00 CenturyLink, c/o afni,
1310 Martin Luther King Dr, PO Box 3517, Bloomington, IL 61702-3517
15201042 E-mail/Text: bankruptcynotice@fcbanking.com Sep 17 2020 04:41:18 First Commonwealth Bank,
Attn: Special Assets, P.O. Box 400, Indiana, PA 15701
15201043 EDI: IRS.COM Sep 17 2020 08:03:00 Internal Revenue Service,
Centralized Insolvency Operation, PO Box 7346, Philadelphia, PA 19101-7346
15201045 EDI: JPMORGANCHASE Sep 17 2020 08:03:00 JPMCB Card, P.O. Box 15369,
Wilmington, DE 19850
15226354 E-mail/PDF: resurgentbknotifications@resurgent.com Sep 17 2020 04:48:03 LVNV Funding, LLC,
Resurgent Capital Services, PO Box 10587, Greenville, SC 29603-0587
15201049 EDI: PRA.COM Sep 17 2020 08:03:00 Portfolio Recovery Associates, 120 Corporate Blvd.,
Suite 100, Norfolk, VA 23502
15235258 EDI: PRA.COM Sep 17 2020 08:03:00 Portfolio Recovery Associates, LLC, POB 12914,
Norfolk VA 23541
15201834 +EDI: RMSC.COM Sep 17 2020 08:03:00 Synchrony Bank, c/o of PRA Receivables Management, LLC,
PO Box 41021, Norfolk, VA 23541-1021
15234870 +EDI: RMSC.COM Sep 17 2020 08:03:00 Synchrony Bank, c/o PRA Receivables Management, LLC,
PO Box 41021, Norfolk VA 23541-1021
15201050 +EDI: RMSC.COM Sep 17 2020 08:03:00 Synchrony Bank/JC Penney, P.O. Box 965007,
Orlando, FL 32896-5007
15201051 EDI: RMSC.COM Sep 17 2020 08:03:00 Synchrony Bank/Levin, P.O. Box 965036,
Orlando, FL 32896-5036
15201052 EDI: TFSR.COM Sep 17 2020 08:03:00 Toyota Financial Services, P.O. Box 5855,
Carol Stream, IL 60197-5855
15231627 EDI: AIS.COM Sep 17 2020 08:03:00 Verizon, by American InfoSource as agent, PO Box 4457,
Houston, TX 77210-4457

TOTAL: 18

***** BYPASSED RECIPIENTS (undeliverable, * duplicate) *****

cr Nationstar Mortgage LLC d/b/a Mr. Cooper
cr* +First Commonwealth Bank, c/o McGrath McCall, P.C., Four Gateway Center, Suite 1040,
444 Liberty Avenue, Pittsburgh, PA 15222-1225
15201044* +Internal Revenue Service, Insolvency Operation, Room 711B, 1000 Liberty Ave,
Pittsburgh, PA 15222-4107

TOTALS: 1, * 2, ## 0

Addresses marked '+' were corrected by inserting the ZIP or replacing an incorrect ZIP.
USPS regulations require that automation-compatible mail display the correct ZIP.

Transmission times for electronic delivery are Eastern Time zone.

District/off: 0315-2

User: admin
Form ID: 318

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***** BYPASSED RECIPIENTS (continued) *****

I, Joseph Speetjens, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed. R. Bank. P. 2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Sep 18, 2020

Signature: /s/Joseph Speetjens

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on September 16, 2020 at the address(es) listed below:

Dai Rosenblum on behalf of Debtor Michele Leah Nolan Jody@dairosenblumbankruptcy.com,
Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Dai Rosenblum on behalf of Debtor Shawn Patrick Nolan Jody@dairosenblumbankruptcy.com,
Dai@dairosenblumbankruptcy.com;Michael@dairosenblumbankruptcy.com
Fred W. Freitag, IV on behalf of Creditor TOYOTA MOTOR CREDIT CORPORATION
fwfreitagiv@gmail.com, LeopoldAssociatesPAX6428@projects.filevine.com
James Warmbrodt on behalf of Creditor Nationstar Mortgage LLC d/b/a Mr. Cooper
bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC bkgroup@kmllawgroup.com
James Warmbrodt on behalf of Creditor NATIONSTAR MORTGAGE LLC D/B/A MR. COOPER
bkgroup@kmllawgroup.com
Office of the United States Trustee ustpregion03.pi.ecf@usdoj.gov
Preston D. Jaquish on behalf of Creditor First Commonwealth Bank pjaquish@lenderlaw.com
Rosemary C. Crawford crawfordmcdonald@aol.com, PA68@ecfcbis.com

TOTAL: 9